

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

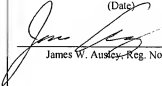
Applicant : Thad Kroon et al.  
Appl. No. : 10/047,917  
Filed : January 14, 2002  
For : SYSTEM AND METHOD FOR  
OVERTURNING OF RISK  
EVALUATION PERFORMED BY  
RISK MODEL TO CONTROL  
FINANCIAL RISK  
Examiner : Frantzy Poinvil  
Group Art Unit : 3692

CERTIFICATE OF EFS WEB  
TRANSMISSION

I hereby certify that this correspondence, and any other attachment noted on the automated Acknowledgement Receipt, is being transmitted from within the Pacific Time zone to the Commissioner for Patents via the EFS Web server on:

January 10, 2008

(Date)

  
James W. Austen, Reg. No. 49,076

## RESPONSE TO FINAL OFFICE ACTION

**Mail Stop AF**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

In response to the Final Office Action mailed October 10, 2007, the Applicant respectfully requests reconsideration of the subject application based on the following amendments and remarks and concurrently filed *Request for Continued Examination*.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 8 of this paper.